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| UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-2(c) |
| Albert Russo, STANDING CHAPTER 13 TRUSTEE CN 4853 Trenton, New Jersey 08650 (609) 587-6888 |
| In Re: Regine S. Gauthier Debtor(s) |

Case No: 11-39835 MBK

Chapter 13

Hearing Date: 1/14/14

Judge: Michael B. Kaplan

STANDING CHAPTER 13 TRUSTEE'S OBJECTION TO DEBTOR(S) MODIFIED PLAN

The Standing Chapter 13 Trustee, Albert Russo, objects to the Debtor's Modified Plan for the following reasons:

1. The debtor is attempting to extend the loan modification period for the third time.

WHEREFORE, the Standing Chapter 13 Trustee objects to Debtor(s) Modified Plan.

By: /s/ Albert Russo
Albert Russo by Erik Collazo